

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

FRED AYRES, III

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-20296

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/27/2020 and confirmed on 6/4/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		101,645.61
Less Refunds to Debtor	6,062.04	
TOTAL AMOUNT OF PLAN FUND		95,583.57

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,744.71	
Trustee Fee	4,659.71	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,404.42

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW RESIDENTIAL MORTGAGE LOAN TR Acct: 6533	0.00	21,356.72	0.00	21,356.72
	US BANK NA - INDENTURE TRUSTEE Acct: 1030	5,099.00	5,099.00	0.00	5,099.00
	NEW RESIDENTIAL MORTGAGE LOAN TR Acct: 3887	0.00	0.00	0.00	0.00
	NEW RESIDENTIAL MORTGAGE LOAN TR Acct: 6533	15,644.99	15,644.99	0.00	15,644.99
	US BANK NA - INDENTURE TRUSTEE Acct: 1030	0.00	0.00	0.00	0.00
	BRIDGEVILLE BORO-R/E TAX Acct: N242	0.00	0.00	0.00	0.00
	CHARTIERS VALLEY SD (BRDGVILLE)RE T Acct: N242	0.00	0.00	0.00	0.00
	SOUTH FAYETTE TWP - R/E TAX Acct: 90D1	630.15	630.15	168.00	798.15
	SOUTH FAYETTE TWP - R/E TAX Acct: 90D1	606.00	606.00	0.00	606.00
	SOUTH FAYETTE TWP - R/E TAX Acct: 5M10	287.49	287.49	77.83	365.32
	SOUTH FAYETTE TWP - R/E TAX Acct: 5M10	305.88	305.88	0.00	305.88
	SOUTH FAYETTE TWP - R/E TAX Acct: 5M11	23.28	23.28	7.13	30.41
	SOUTH FAYETTE TWP - R/E TAX Acct: 5M11	90.69	90.69	0.00	90.69
	COUNTY OF ALLEGHENY (RE TAX)* Acct: N240	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (RE TAX)* Acct: N240	0.00	0.00	0.00	0.00
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 90D1	694.36	694.36	223.15	917.51
	COUNTY OF ALLEGHENY (RE TAX)* Acct: 90D1	395.65	395.65	0.00	395.65
	COUNTY OF ALLEGHENY (RE TAX)*	297.99	297.99	96.97	394.96

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	Acct: 5M10				
	COUNTY OF ALLEGHENY (RE TAX)*	154.52	154.52	0.00	154.52
	Acct: 5M10				
	COUNTY OF ALLEGHENY (RE TAX)*	24.12	24.12	9.06	33.18
	Acct: 5M11				
	COUNTY OF ALLEGHENY (RE TAX)*	77.53	77.53	0.00	77.53
	Acct: 5M11				
	BOROUGH OF BRIDGEVILLE (SWG)	0.00	0.00	0.00	0.00
	Acct: N242				
	BOROUGH OF BRIDGEVILLE (SWG)	0.00	0.00	0.00	0.00
	Acct: N240				
	BOROUGH OF BRIDGEVILLE (SWG)	0.00	0.00	0.00	0.00
	Acct: N240				
	CHARTIERS VALLEY SD (BRIDGEVILLE) (F	0.00	0.00	0.00	0.00
	Acct: N240				
	CHARTIERS VALLEY SD (BRIDGEVILLE) (F	0.00	0.00	0.00	0.00
	Acct: N240				
	SOUTH FAYETTE SD (S FAYETTE TWP) (R	4,905.11	4,905.11	1,308.12	6,213.23
	Acct: 90D1				
	SOUTH FAYETTE SD (S FAYETTE TWP) (R	2,711.83	2,711.83	0.00	2,711.83
	Acct: 90D1				
	SOUTH FAYETTE SD (S FAYETTE TWP) (R	2,230.55	2,230.55	594.89	2,825.44
	Acct: 5M10				
	SOUTH FAYETTE SD (S FAYETTE TWP) (R	1,213.89	1,213.89	0.00	1,213.89
	Acct: 5M10				
	SOUTH FAYETTE SD (S FAYETTE TWP) (R	180.57	180.57	48.73	229.30
	Acct: 5M11				
	SOUTH FAYETTE SD (S FAYETTE TWP) (R	167.24	167.24	0.00	167.24
	Acct: 5M11				
	SELECT PORTFOLIO SERVICING**	0.00	0.00	0.00	0.00
	Acct: N242				
	CITIZENS BANK NA	14,734.63	14,734.63	894.05	15,628.68
	Acct: 2932				
					75,260.12

Priority

	BRIAN C THOMPSON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	FRED AYRES, III	0.00	0.00	0.00	0.00
	Acct:				
	FRED AYRES, III	6,062.04	6,062.04	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	3,250.00	3,250.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC	2,274.23	2,274.23	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX1/21				
	THOMPSON LAW GROUP PC	3,220.48	3,220.48	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX7/23				

*** N O N E ***

Unsecured

	ALLEGHENY HEALTH NETWORK	0.00	0.00	0.00	0.00
	Acct: 8357				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: 1754				
	NEIGHBORS CREDIT UNION VISA	0.00	0.00	0.00	0.00
	Acct: 1081				
	NORTHWEST BANK*	6,919.03	6,919.03	0.00	6,919.03
	Acct: 1280				
	GRB LAW**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
	ROBERTSON ANSCHUTZ SCHNEID ET AL	0.00	0.00	0.00	0.00
Acct:					
	NATIONSTAR MORTGAGE LLC D/B/A MR C	0.00	0.00	0.00	0.00
Acct:					
	NEW RESIDENTIAL MORTGAGE LLC	0.00	0.00	0.00	0.00
Acct:					
	ROBERTSON ANSCHULTZ SCHNEID ET A	0.00	0.00	0.00	0.00
Acct:					
	DEBORAH AYRES	0.00	0.00	0.00	0.00
Acct:					
	GRB LAW	0.00	0.00	0.00	0.00
Acct:					
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
	NORTHWEST BANK*	0.00	0.00	0.00	0.00
Acct:					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct:					
					6,919.03

TOTAL PAID TO CREDITORS

82,179.15

TOTAL CLAIMED

PRIORITY 0.00

SECURED 50,475.47

UNSECURED 6,919.03

Date: 03/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

FRED AYRES, III

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-20296

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Fred Ayres, III
Debtor

Case No. 20-20296-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2024

Form ID: pdf900

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2024:

Recip ID	Recipient Name and Address
db	+ Fred Ayres, III, 344 Church Street, Bridgeville, PA 15017-1809
cr	+ Borough of Bridgeville, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15229304	+ Borough of Bridgeville, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15189922	+ Bridgeville Borough, 425 Bower Hill road, Bridgeville, PA 15017-2379
15189923	+ Chartier Valley School District, 2030 Swallow Hill Road, Pittsburgh, PA 15220-1699
15189929	+ PHH Mortgage, PO Box 5459, Mount Laurel, NJ 08054-5459
15189930	+ Robert Crawley, Esquire, RAS Citron, LLC, 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
15189932	+ Select Portfolio Servicing, 1123 Parkview Drive, Covina, CA 91724-3765
15189933	#+ South Fayette SD and Township, 515 Millers Run Road, Morgan, PA 15064-9726
15189935	+ Visa, PO Box 6818, Carol Stream, IL 60197-6818

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Mar 28 2024 00:28:00	Chartiers Valley School District, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Mar 28 2024 00:28:00	County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: RASEBN@raslg.com	Mar 28 2024 00:28:00	New Residential Mortgage Loan Trust 2017-3, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2024 00:28:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnjts@grblaw.com	Mar 28 2024 00:28:00	South Fayette School District, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Mar 28 2024 00:28:00	Township of South Fayette, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15189921	^ MEBN	Mar 28 2024 00:20:23	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15198068	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 28 2024 00:27:00	Citizens Bank N.A, One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2024

Form ID: pdf900

Total Noticed: 32

15229307	+ Email/Text: ebnjts@grblaw.com	Mar 28 2024 00:28:00	Chartiers Valley School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15189924	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 28 2024 00:27:00	Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359
15229300	+ Email/Text: ebnjts@grblaw.com	Mar 28 2024 00:28:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15189925	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 28 2024 00:30:00	Midland Credit Management Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15189926	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2024 00:28:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15222780	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 28 2024 00:28:00	NEW RESIDENTIAL MORTGAGE LOAN TRUST 2017-3, NATIONSTAR MORTGAGE LLC DBA MR.COOPER, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9096
15189927	+ Email/Text: BKEBN-Notifications@ocwen.com	Mar 28 2024 00:28:00	New Residential Mortgage, Loan Trust 2017-3, c/o PHH Mortgage Corporation, One Mortgage Way, Mount Laurel, NJ 08054-4637
15189928	+ Email/Text: heather.mauro@northwest.com	Mar 28 2024 00:28:00	Northwest Bank, PO Box 1793, Warren, PA 16365-6793
15208216	+ Email/Text: heather.mauro@northwest.com	Mar 28 2024 00:28:00	Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
15189931	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 28 2024 00:31:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15229309	+ Email/Text: ebnjts@grblaw.com	Mar 28 2024 00:28:00	South Fayette School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15189934	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2024 00:37:27	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
15229350	+ Email/Text: ebnjts@grblaw.com	Mar 28 2024 00:28:00	Township of South Fayette, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15227154	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 28 2024 00:31:00	U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as indenture trust

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2024

Form ID: pdf900

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 amps@manleydeas.com
Alyk L Oflazian	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 amps@manleydeas.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 brian+ecf@briannicholas.com
Brian Nicholas	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 brian+ecf@briannicholas.com
Brian C. Thompson	on behalf of Debtor Fred Ayres III bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Charles Griffin Wohlrab	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Christopher A. DeNardo	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 logsecf@logs.com
David Neeren	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 dneeren@rasnj.com
Denise Carlon	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Township of South Fayette jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Bridgeville jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor South Fayette School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Chartiers Valley School District jhunt@grblaw.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 mmiksich@kmlawgroup.com
Michael John Clark	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 mclark@squirelaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor New Residential Mortgage Loan Trust 2017-3 smncina@raslg.com

TOTAL: 20